

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re:	§	
	§	
Jackie Lee	§	Case No. 16-22903
Rita Lee	§	
	§	
	§	
Debtors	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 07/18/2016 . The undersigned trustee was appointed on 07/18/2016 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 3,000.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	0.00
Bank service fees	50.00
Other payments to creditors	0.00
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00

Leaving a balance on hand of ¹	\$ 2,950.00
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¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 01/12/2017 and the deadline for filing governmental claims was 01/12/2017 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 750.00 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 750.00 , for a total compensation of \$ 750.00 ². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 31.85 , for total expenses of \$ 31.85 ².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 05/01/2017 By: /s/Zane L. Zielinski, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit A

Case No:	16-22903	BWB	Judge:	Bruce W. Black	Trustee Name:	Zane L. Zielinski, Trustee
Case Name:	Jackie Lee				Date Filed (f) or Converted (c):	07/18/2016 (f)
	Rita Lee				341(a) Meeting Date:	08/15/2016
For Period Ending:	05/01/2017				Claims Bar Date:	01/12/2017

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 2902 Stone Creek Drive Joliet IL 60435-0000 Will	193,701.00	0.00		0.00	FA
2. 2013 Toyota Rav 4 Mileage: 40,000	16,606.00	0.00		0.00	FA
3. 2004 Cadillac Escalade Ext	7,000.00	0.00		0.00	FA
4. 2006 Ford E250 Super Duty Cargo	1,728.00	3,000.00		3,000.00	FA
5. Dishes, Linens, Washer, Dryer, Stove, Refrigerator, Couch,	500.00	0.00		0.00	FA
6. Tv, Computers, Cell Phones	300.00	0.00		0.00	FA
7. Ruger 150 Pistol	150.00	0.00		0.00	FA
8. Clothing	200.00	0.00		0.00	FA
9. Costume Jewelry	50.00	0.00		0.00	FA
10. Cash	46.00	0.00		0.00	FA
11. Usaa Checking	7.00	0.00		0.00	FA
12. 401(K)	25,000.00	0.00		0.00	FA
13. Plumbing Tools	300.00	0.00		0.00	FA
INT. Void (u)	0.00	N/A		0.00	FA

			Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$245,588.00	\$3,000.00	\$3,000.00 \$0.00
			(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

The Trustee is reviewing claims and preparing a final report.

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Exhibit A

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 16-22903
Case Name: Jackie Lee
Rita Lee

Trustee Name: Zane L. Zielinski, Trustee

Bank Name: Associated Bank

Account Number/CD#: XXXXXX1486

Checking

Taxpayer ID No: XX-XXX4224

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 05/01/2017

Separate Bond (if applicable):

Exhibit B

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
10/11/16	4	Rita & Jackie Lee Cashier's check	Settlement Payment	1129-000	\$3,000.00		\$3,000.00
11/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$2,990.00
12/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$2,980.00
01/09/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$2,970.00
02/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$2,960.00
03/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$2,950.00

COLUMN TOTALS	\$3,000.00	\$50.00
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$3,000.00	\$50.00
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$3,000.00	\$50.00

Exhibit B

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX1486 - Checking	\$3,000.00	\$50.00	\$2,950.00
	\$3,000.00	\$50.00	\$2,950.00
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$3,000.00		
Total Gross Receipts:	\$3,000.00		

Exhibit C

ANALYSIS OF CLAIMS REGISTER

Case Number: 16-22903

Date: May 1, 2017

Debtor Name: Jackie Lee

Claims Bar Date: 1/12/2017

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100 2100	Zane L. Zielinski, Trustee 6336 N. Cicero Avenue Suite 201 Chicago, Illinois 60646	Administrative		\$0.00	\$750.00	\$750.00
100 2200	Zane L. Zielinski, Trustee 6336 N. Cicero Avenue Suite 201 Chicago, Illinois 60646	Administrative		\$0.00	\$31.85	\$31.85
6 280 5800	Internal Revenue Service P.O. Box 7346 Philadelphia, Pa 19101-7346	Priority		\$0.00	\$950.72	\$950.72
1 300 7100	American Infosource Lp As Agent For Td Bank, Usa Po Box 248866 Oklahoma City, Ok 73124-8866	Unsecured		\$0.00	\$1,096.29	\$1,096.29
2 300 7100	Quantum3 Group Llc As Agent For Jh Portfolio Debt Equities Llc Po Box 788 Kirkland, Wa 98083-0788	Unsecured		\$0.00	\$1,103.51	\$1,103.51
3 300 7100	Quantum3 Group Llc As Agent For Jh Portfolio Debt Equities Llc Po Box 788 Kirkland, Wa 98083-0788	Unsecured		\$0.00	\$1,265.60	\$1,265.60
4 300 7100	Quantum3 Group Llc As Agent For Jh Portfolio Debt Equities Llc Po Box 788 Kirkland, Wa 98083-0788	Unsecured		\$0.00	\$1,748.28	\$1,748.28
5 300 7100	Quantum3 Group Llc As Agent For Jh Portfolio Debt Equities Llc Po Box 788 Kirkland, Wa 98083-0788	Unsecured		\$0.00	\$1,078.75	\$1,078.75
6 300 7100	Internal Revenue Service P.O. Box 7346 Philadelphia, Pa 19101-7346	Unsecured		\$0.00	\$18.85	\$18.85

ANALYSIS OF CLAIMS REGISTER

Case Number: 16-22903

Date: May 1, 2017

Debtor Name: Jackie Lee

Claims Bar Date: 1/12/2017

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
7 300 7100	Quantum3 Group Llc As Agent For Credit Corp Solutions Inc Po Box 788 Kirkland, Wa 98083-0788	Unsecured		\$0.00	\$6,166.45	\$6,166.45
8 300 7100	Sterling Jewelers Inc. C/O Five Lakes Agency, Inc. P.O. Box 80730 Rochester, Mi 48308-0730	Unsecured		\$0.00	\$45.97	\$45.97
9 300 7100	Capital One Na C/O Becket And Lee Llp Po Box 3001 Malvern Pa 19355-0701	Unsecured		\$0.00	\$2,620.64	\$2,620.64
10 300 7100	Sprint Attn Bankruptcy Dept Po Box 7949 Overland Park Ks 66207-0949	Unsecured		\$0.00	\$947.57	\$947.57
11 300 7100	Pyod, Llc Its Successors And Assigns As Assignee Of Citibank, N.A. Resurgent Capital Services Po Box 19008 Greenville, Sc 29602	Unsecured		\$0.00	\$1,593.02	\$1,593.02
12 300 7100	Us Dept Of Education Claims Filing Unit Po Box 8973 Madison Wi 53708-8973	Unsecured		\$0.00	\$23,273.70	\$23,273.70
13 300 7100	Us Dept Of Education Claims Filing Unit Po Box 8973 Madison Wi 53708-8973	Unsecured		\$0.00	\$28,720.35	\$28,720.35
14 300 7100	Us Dept Of Education Claims Filing Unit Po Box 8973 Madison Wi 53708-8973	Unsecured		\$0.00	\$39,980.23	\$39,980.23
15 300 7100	Pyod, Llc Its Successors And Assigns As Assignee Of Citibank, N.A. Resurgent Capital Services Po Box 19008 Greenville, Sc 29602	Unsecured		\$0.00	\$1,898.67	\$1,898.67

ANALYSIS OF CLAIMS REGISTER

Case Number: 16-22903

Date: May 1, 2017

Debtor Name: Jackie Lee

Claims Bar Date: 1/12/2017

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
16 300 7100	Citibank, N.A. C/O Quantum3 Group Llc Po Box 280 Kirkland, Wa 98083-0280	Unsecured		\$0.00	\$748.77	\$748.77
17 300 7100	Department Store National Bank C/O Quantum3 Group Llc Po Box 657 Kirkland, Wa 98083-0657	Unsecured		\$0.00	\$1,444.84	\$1,444.84
18 300 7100	Portfolio Recovery Associates, Llc Successor To Synchrony Bank(Sam"s Club) Pob 41067 Norfolk, Va 23541	Unsecured		\$0.00	\$421.64	\$421.64
19 300 7100	Portfolio Recovery Associates, Llc Successor To Synchrony Bank(Sam"s Club) Pob 41067 Norfolk, Va 23541	Unsecured		\$0.00	\$389.68	\$389.68
20 300 7100	Portfolio Recovery Associates, Llc Successor To Synchrony Bank Pob 41067 Norfolk Va 23541	Unsecured		\$0.00	\$610.74	\$610.74
21 300 7100	Portfolio Recovery Associates, Llc Successor To Synchrony Bank (Jc Penney Credit Card) Pob 41067 Norfolk, Va 23541	Unsecured		\$0.00	\$1,816.91	\$1,816.91
22 300 7100	Portfolio Recovery Associates, Llc Successor To Synchrony Bank (Walmart Credit Card) Pob 41067 Norfolk, Va 23541	Unsecured		\$0.00	\$1,148.93	\$1,148.93
23 300 7100	Portfolio Recovery Associates, Llc Successor To Synchrony Bank (Ashley Home Store) Pob 41067 Norfolk, Va 23541	Unsecured		\$0.00	\$3,460.20	\$3,460.20
24 300 7100	Portfolio Recovery Associates, Llc Successor To Synchrony Bank (Walmart Master Card) Pob 41067 Norfolk, Va 23541	Unsecured		\$0.00	\$999.85	\$999.85
Case Totals				\$0.00	\$124,332.01	\$124,332.01

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)

Exhibit C

ANALYSIS OF CLAIMS REGISTER

Case Number: 16-22903

Date: May 1, 2017

Debtor Name: Jackie Lee

Claims Bar Date: 1/12/2017

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 16-22903

Case Name: Jackie Lee

Rita Lee

Trustee Name: Zane L. Zielinski, Trustee

Balance on hand \$ 2,950.00

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Zane L. Zielinski, Trustee	\$ 750.00	\$ 0.00	\$ 750.00
Trustee Expenses: Zane L. Zielinski, Trustee	\$ 31.85	\$ 0.00	\$ 31.85

Total to be paid for chapter 7 administrative expenses \$ 781.85

Remaining Balance \$ 2,168.15

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 950.72 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
6	Internal Revenue Service	\$ 950.72	\$ 0.00	\$ 950.72

Total to be paid to priority creditors	\$ 950.72
Remaining Balance	\$ 1,217.43

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 122,599.44 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 1.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	American Infosource Lp As Agent For	\$ 1,096.29	\$ 0.00	\$ 10.89
2	Quantum3 Group Llc As Agent For	\$ 1,103.51	\$ 0.00	\$ 10.96
3	Quantum3 Group Llc As Agent For	\$ 1,265.60	\$ 0.00	\$ 12.57
4	Quantum3 Group Llc As Agent For	\$ 1,748.28	\$ 0.00	\$ 17.36
5	Quantum3 Group Llc As Agent For	\$ 1,078.75	\$ 0.00	\$ 10.71
6	Internal Revenue Service	\$ 18.85	\$ 0.00	\$ 0.19
7	Quantum3 Group Llc As Agent For	\$ 6,166.45	\$ 0.00	\$ 61.23
8	Sterling Jewelers Inc.	\$ 45.97	\$ 0.00	\$ 0.46
9	Capital One Na	\$ 2,620.64	\$ 0.00	\$ 26.02
10	Sprint	\$ 947.57	\$ 0.00	\$ 9.41
11	Pyod, Llc Its Successors And Assigns As Assignee	\$ 1,593.02	\$ 0.00	\$ 15.82
12	Us Dept Of Education	\$ 23,273.70	\$ 0.00	\$ 231.11

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
13	Us Dept Of Education	\$ 28,720.35	\$ 0.00	\$ 285.20
14	Us Dept Of Education	\$ 39,980.23	\$ 0.00	\$ 397.01
15	Pyod, Llc Its Successors And Assigns As Assignee	\$ 1,898.67	\$ 0.00	\$ 18.85
16	Citibank, N.A.	\$ 748.77	\$ 0.00	\$ 7.44
17	Department Store National Bank	\$ 1,444.84	\$ 0.00	\$ 14.35
18	Portfolio Recovery Associates, Llc	\$ 421.64	\$ 0.00	\$ 4.19
19	Portfolio Recovery Associates, Llc	\$ 389.68	\$ 0.00	\$ 3.87
20	Portfolio Recovery Associates, Llc	\$ 610.74	\$ 0.00	\$ 6.06
21	Portfolio Recovery Associates, Llc	\$ 1,816.91	\$ 0.00	\$ 18.04
22	Portfolio Recovery Associates, Llc	\$ 1,148.93	\$ 0.00	\$ 11.41
23	Portfolio Recovery Associates, Llc	\$ 3,460.20	\$ 0.00	\$ 34.36
24	Portfolio Recovery Associates, Llc	\$ 999.85	\$ 0.00	\$ 9.92

Total to be paid to timely general unsecured creditors \$ 1,217.43

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE